

What is claimed is:

[Claim 1] A method for facilitating a private label account transaction using data sets stored on a Radio Frequency operable transaction device, the method comprising the steps of:

providing a radio frequency transaction device responsive to a radio frequency interrogation signal, said transaction device including a database configured for storing a data set owned by a private label account provider;
facilitating adding to said database, said private label account provider owned data set and

wherein said transaction device is operable to provide said data set via radio frequency communication for completion of a private label transaction, and

wherein a portion of said data set facilitates the completion of a private label transaction.

[Claim 2] A method of claim 1, including the step of providing said radio frequency transaction device operable to communicate with a RFID reader via said RF communications, said transaction device operable to communicate with said RFID reader in response to a RFID reader provided interrogation signal.

[Claim 3] A method of claim 2, wherein said data set owned by a private label account provider comprises a private label account identifier.

[Claim 4] A method according to claim 3, wherein said transaction device is operable to provide said private label account identifier to said RFID reader.

[Claim 5] A method according to claim 4, wherein said RFID reader operable to receive said private label account identifier in magnetic stripe format.

[Claim 6] The method of claim 1, wherein said data set is stored on said database in magnetic stripe format.

[Claim 7] The method of claim 1, further comprising providing a private label transaction account associated with private label account identifier, said private label transaction account having a value associated with transaction account usage, and wherein said private label transaction results in a modification of said value of the private label transaction account.

[Claim 8] The method of claim 1, wherein said facilitating adding to said database further comprises:

- receiving at a service partner an application for a multiple-service transaction device from a consumer, said application comprising fields which include credit application information for a particular credit transaction device and service partner information, said service partner information related at least in part to membership in the service partner establishment;

- reviewing said application for fields which include service partner information;

- extracting said service partner information from said application for a multiple-service transaction device;

- communicating said service partner information to a service partner to determine if said service partner desires to provide access into said service partner establishment and to purchase goods and services from said service partner using said particular credit transaction device;

- reviewing said application for fields which include credit application information;

- extracting said credit application information from said application for a multiple-service transaction device;

- communicating said credit application information to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; and

- if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer, initiating processing, statementing, billing, accounting, and servicing functions relating to said account and causing a multiple-service transaction device to be sent to

the consumer, wherein said multiple-service transaction device is configured for providing a primary party's services and a service partner's services.

[Claim 9] The method of claim 1, wherein a portion of said data set facilitates the completion of a private label transaction wherein the transaction includes one of issuing and redeeming loyalty points.

[Claim 10] A system for a transaction device for storing a private label account identifier on a RF operable transaction device,

said RF transaction device comprising
at least a first data storage area configured to store said private label account identifier,

said private label account identifier associated with a private label data set owner and said data storage area configured to store said private label account identifier in a format.

[Claim 11] A system according to claim 10, wherein said format is magnetic stripe format.

[Claim 12] A system for facilitating the management of a plurality of data sets stored on a RF operable transaction device,

said transaction device comprising
at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

said first data set associated with a first owner and said data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set, wherein said first data set is associated with one of a private label transaction account, and a calling card transaction account, and said second data set is associated with one of a private label transaction account, calling card transaction account, and a credit card transaction account;

a remote database configured to store a exact duplicate representation of said first data storage area and said second data storage area; and
an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said transaction device database.

[Claim 13] A system for a transaction device for storing a private label account identifier on a RF operable transaction device,

said RF transaction device embedded in a pervasive instrument comprising:

at least a first data storage area configured to store said private label account identifier,

said private label account identifier associated with a private label data set owner and said data storage area configured to store said private label account identifier in a format.

[Claim 14] A system for facilitating the management of a plurality of data sets stored on a RF operable pervasive transaction device,

said pervasive transaction device comprising

at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

said first data set associated with a first owner and said data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set, wherein said first data set is associated with one of a private label transaction account, and a calling card transaction account, and said second data set is associated with one of a private label transaction account, calling card transaction account, and a credit card transaction account;

a remote database configured to store a exact duplicate representation of said first data storage area and said second data storage area; and
an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said transaction device database.